

A dark blue outline map of the state of Missouri is positioned in the background. The text is centered within the map's outline.

# **Uninsured Missourians**

**Non-Elderly Missourians  
Without Health Insurance  
1991 - 1993**

**Missouri Health Systems Partnership  
Missouri Department of Health  
December 1995**

# MISSOURI HEALTH SYSTEMS PARTNERSHIP

In 1995, Governor Mel Carnahan issued an executive order forming the Missouri Health Systems Partnership. The Partnership is funded by a grant from the Robert Wood Johnson Foundation. The Partnership is composed of six public members from state agencies involved with health issues, six leaders representing health-care purchasers, and six leaders representing private health care providers. The Partnership's charge is to provide recommendations to the Governor by July 1996 concerning: 1) measuring and improving access to health care in Missouri; 2) measuring and improving quality of health care in Missouri; and 3) measuring and monitoring costs of Missouri's rapidly changing health-care systems.

This is the first report on uninsured Missourians published by the Missouri Health Systems Partnership and the Missouri Department of Health.

Members of the Missouri Health Systems Partnership include:

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Department of Health, *Coleen Kivlahan, M.D., M.S.P.H., Director*

Department of Insurance, *Jay Angoff, Director*

Department of Mental Health, *Roy Wilson, M.D., Director*

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# UNINSURED MISSOURIANS

## TABLE OF CONTENTS

<b>Key Findings .....</b>	<b>4</b>
Uninsured Non-Elderly (Under 65) Missourians, 1990 - 1992	
National Findings on the Uninsured	
<b>Health Insurance Coverage .....</b>	<b>5</b>
<b>Employment of Uninsured Adults .....</b>	<b>6</b>
Work Status of Non-Elderly Adults	
Work Status of Adults in Families	
Family Income Relative to Poverty	
<b>Employers of the Working Uninsured .....</b>	<b>8</b>
Firm Size of Employers	
Employment Industry	
Employment Sector	
<b>Other Characteristics of the Uninsured .....</b>	<b>10</b>
Household Structure	
Age	
Gender	
Race	
<b>Hospital Use by Uninsured Missourians .....</b>	<b>12</b>
Statewide 1993 hospital use rate differences between uninsured Missourians and state residents with health care coverage	
Hospital emergency room and inpatient encounters	
Health-care hospital charges	
1993 nationwide hospital use rates and charges for all patients including the elderly, 65 and older	
Emergency Room Visits Per 1,000 County Residents .....	13
Inpatient Encounters Per 1,000 County Residents .....	14
Hospital Charges Per Capita by County .....	15
<b>Procedures and References .....</b>	<b>12</b>

# KEY FINDINGS

**In Missouri, 630,000 non-elderly citizens had no health insurance coverage in 1993.** The uninsured account for 14 percent of Missouri's children and adults under age 65. Sixty-five percent of health-care coverage for non-elderly Missourians was provided through employers. Medicaid provided coverage for 10 percent of non-elderly Missourians.

## UNINSURED NON-ELDERLY (UNDER 65) MISSOURIANS, 1990-1992

Characteristics of the uninsured are described in this booklet. *Percentages shown indicate the proportions of the uninsured that fall into each group and do not indicate the percentage of each group that is uninsured.*

***Employment and income.*** Seventy-seven percent of uninsured adults were employed, and 88 percent of uninsured families had at least one working adult. Forty-seven percent had family income (relative to poverty) in the 100 to 199 percent range. Thirty-four percent were below 100 percent. Medicaid insured many households in this lower-income group. According to 1993 federal poverty guidelines, a family of four with an income of about \$14,000 was at 100 percent of the Federal Poverty Level.

### ***Employers of working uninsured Missourians.***

Uninsured workers were employed by both large and small firms. The highest percent worked for large firms, and a slightly lower proportion worked for small firms. Almost three quarters of these workers were in wholesale/retail and service industries, and most worked in the private sector.

***Other demographic characteristics.*** More than one-half of the uninsured households were headed by a single adult, with or without children. In 36 percent of households without coverage, adults were married with children. Twenty-six percent of the uninsured were children less than 18-years-old, and 44 percent were ages 18 through 34. Slightly more of the uninsured were males. Seventy-nine percent of the uninsured were white.

### ***Differences in statewide 1993 hospital use rates.***

The emergency room use rate was higher for the uninsured than for those with health-care coverage. The uninsured had 425 visits per thousand, and residents with health-care coverage made 276 visits per thousand statewide. In contrast, inpatient admission rates and per capita hospital charges were less for the uninsured than for those with health-care coverage. The uninsured were hospitalized at the rate of 56 per thousand uninsured, while those with health-care coverage had 105 hospitalizations per thousand. Charges for uninsured inpatient hospital care averaged \$603 per uninsured Missourian, while charges average \$1,063 per Missourian with health-care coverage.

### ***Total 1993 hospital charges and encounters.***

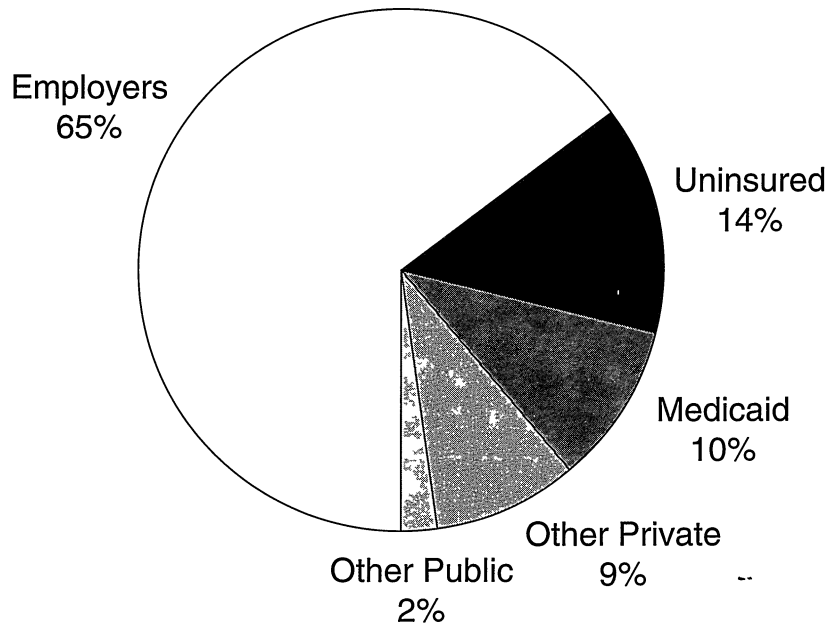
Charges in Missouri hospitals for non-elderly uninsured patients totaled \$430 million, about 8.2 percent of all hospital charges. This included 300,000 outpatient and 36,000 inpatient encounters. No private insurance or public health-care coverage was available in 18 percent of outpatient visits and eight percent of inpatient hospitalizations. Total 1993 health-care charges (hospital, physician, pharmacy, etc.) for uninsured non-elderly Missourians were over \$1 billion (assuming health care fees in Missouri are similar to the rest of the nation).

## NATIONAL FINDINGS ON THE UNINSURED

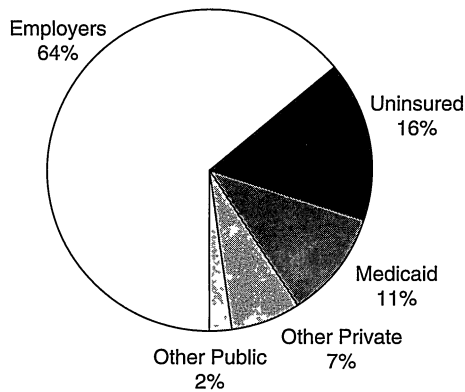
Studies of health insurance in the United States show that, compared with the insured, the uninsured are less likely to use health services, including physicians, emergency rooms, prescriptions and hospitals and have lower average health expenditures. The uninsured have more avoidable hospitalizations, higher inpatient mortality, higher overall mortality (even adjusting for income), more diagnoses indicating later stages of life-threatening diseases and lower levels of subjective health status. "Spells" of uninsurance are likely to be shorter if a person is employed, has higher income, is educated, is married and/or is 18 to 24 years old. About half the "spells" last at least six months; approximately 28 percent last at least 12 months; and approximately 15-18 percent last at least 24 months.

# Health Insurance Coverage

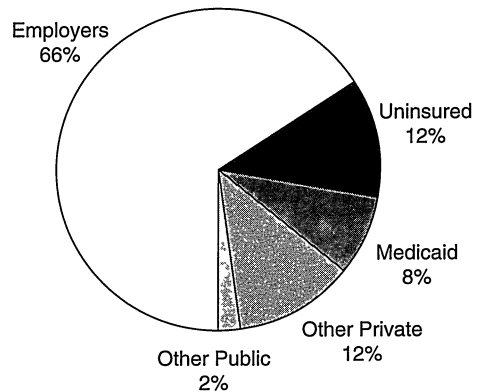
Non-Elderly Missourians



Non-Elderly U.S. Citizens



Non-Elderly in the West North Central States



Source: March CPS: 1991 - 1993  
Analysis: Urban Institute, Washington, D.C.

Almost two-thirds of non-elderly (under 65) Missourians had health-care coverage provided through employers for employees and their dependents. Thirty-three percent of non-elderly Missourians were employees covered by their employers, and thirty-two percent were dependents covered by employers. Ten percent of coverage for the non-elderly came from Medicaid.

Other private insurance plans covered nine percent and included individually purchased non-

group coverage. Other public insurance programs included CHAMPUS (military) and Medicare for some non-elderly. Uninsured Missourians encompassed the remaining individuals without health-care coverage. In comparison, 16 percent of non-elderly U.S. citizens were uninsured, while only 12 percent were uninsured among non-elderly residents in the West North Central region, including the states of Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota and South Dakota combined.

# EMPLOYMENT OF UNINSURED ADULTS

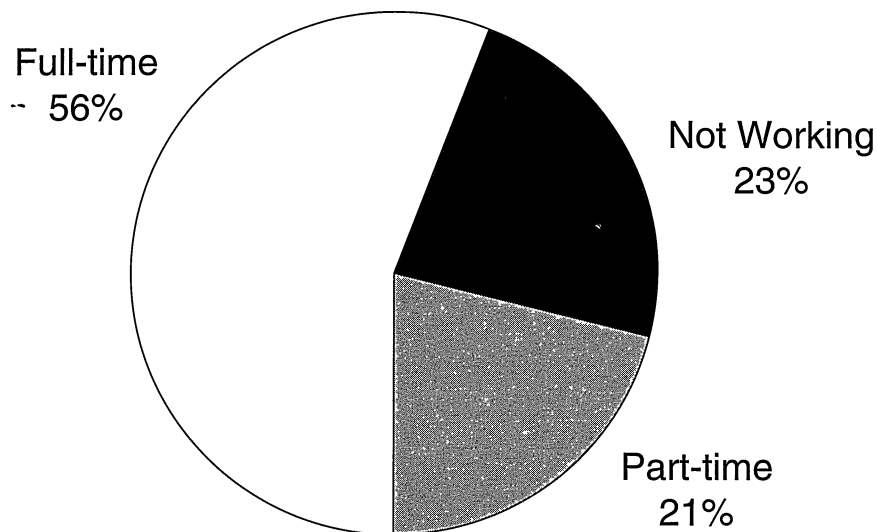
**More than 75 percent of non-elderly uninsured adult Missourians were employed**, with 56 percent working full time (35 hours or more per week) and 21 percent having part-time employment. Approximately one quarter were not working.

**Most uninsured Missourians lived in families where at least one adult worked.** Seventy-one percent of uninsured households had one or two full-time workers, and 17 percent had someone working part-time. Only 12 percent of families without health insurance had no working adult.

**Almost half of the uninsured had family income** (relative to poverty) in the 100 to 199 percent range. Only one-third were in the lowest category, below 100 percent. In 1993, Medicaid covered many households in this income group. Fifteen percent of uninsured non-elderly Missourians were in the 200 to 399 percent range, and four percent had income above 400 percent.

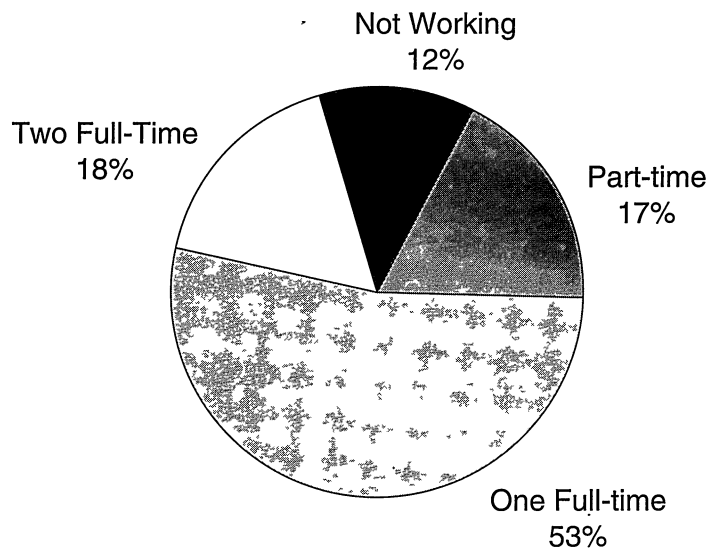
According to 1993 federal poverty guidelines, a family of four with an income of about \$14,000 was below poverty level. Guidelines varied for families of other sizes.

## Work Status of Non-Elderly Adults Missouri Uninsured Adults, Ages 18 - 64



# Work Status of Adults in Families

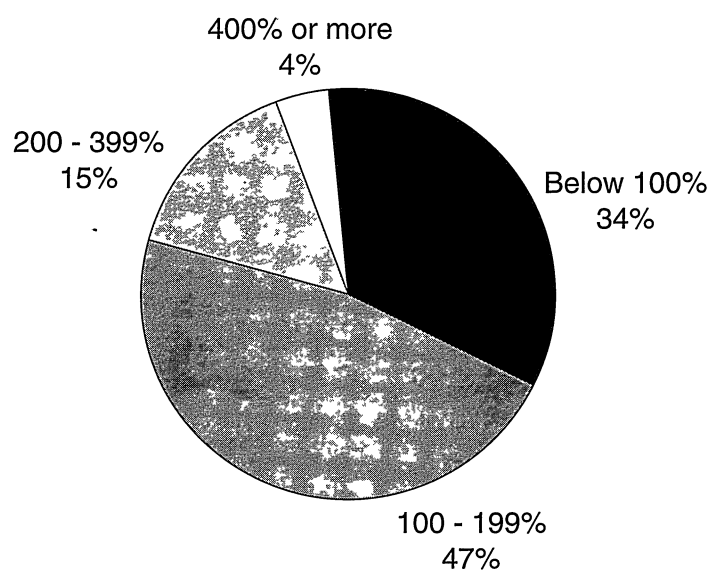
Missouri Uninsured Adults, Ages 18 - 64



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# Family Income Relative to Poverty

Uninsured Non-Elderly Missourians



Source: March CPS: 1991 - 1993  
Analysis: Urban Institute, Washington, D.C.

# EMPLOYERS OF THE WORKING UNINSURED

Percents in this section describe characteristics of working uninsured Missourians, ages 18 to 64. They do not indicate the percentage of employers in different categories with uninsured workers.

Uninsured Missouri workers were employed by both large and small firms. The highest percent worked for large firms with 100 or more workers. A slightly lower proportion worked for small firms with under 25 workers.

In comparison among non-elderly uninsured workers there are lower proportions in small firms and higher

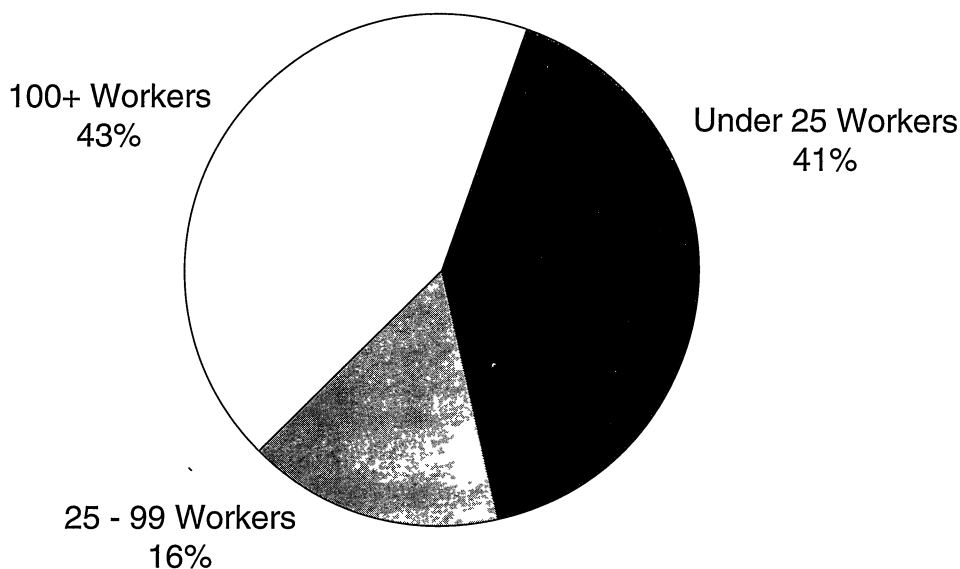
proportions in large firms in the entire United States and in the combined states of the West North Central Region than in Missouri.

Seventy-two percent of uninsured Missouri workers were in wholesale/retail and service industries, and 12 percent were employed in manufacturing. Other industries combined accounted for 16 percent.

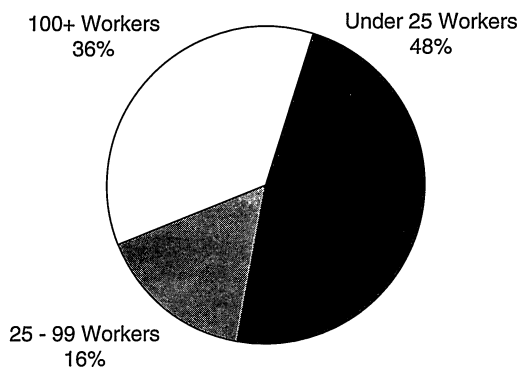
Most Missouri uninsured workers were in the private sector, 10 percent were self-employed and 5 percent worked in the public sector.

## Firm Size of Employers

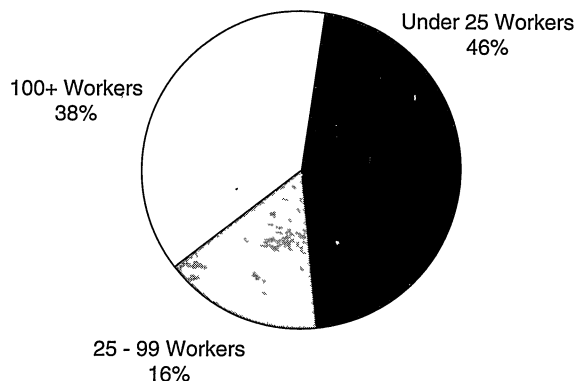
Missouri Uninsured Adults, Ages 18 - 64



U.S. Uninsured Workers, Ages 18 - 64



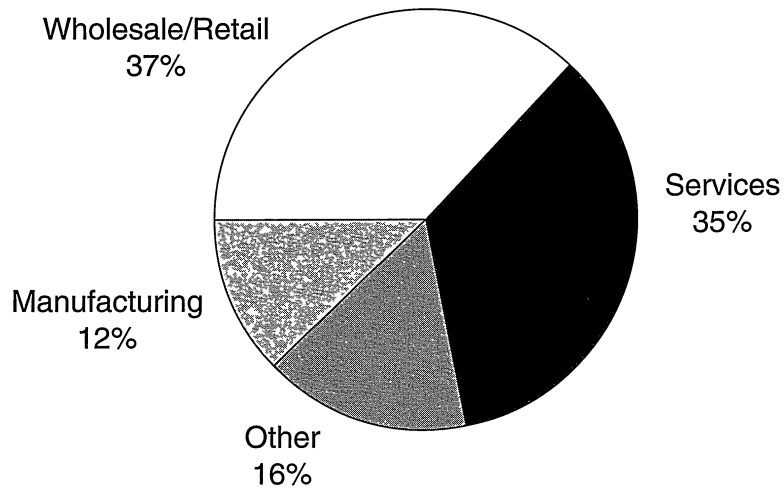
West North Central States Workers, Ages 18 - 64





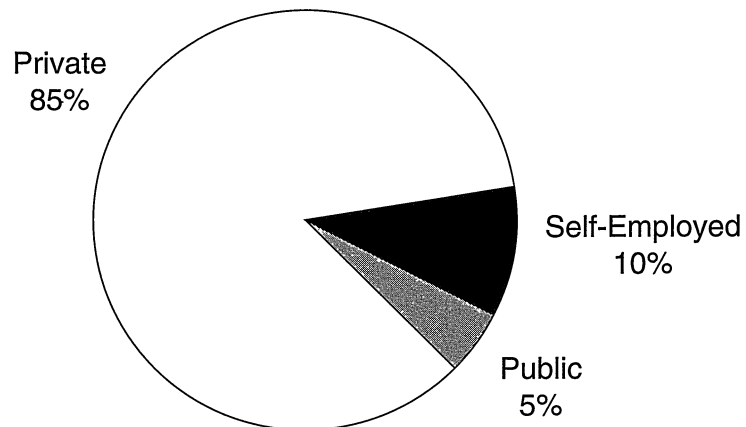
# Employment Industry

Missouri Uninsured Workers, Ages 18 - 64



# Employment Sector

Missouri Uninsured Workers, Ages 18 - 64



Source: March CPS: 1991 - 1993  
Analysis: Urban Institute, Washington, D.C.

# OTHER CHARACTERISTICS OF THE UNINSURED

**Household Structure.** More than one-half the uninsured households were headed by a single adult, with or without children. In over one-third of households without coverage, adults were married with children.

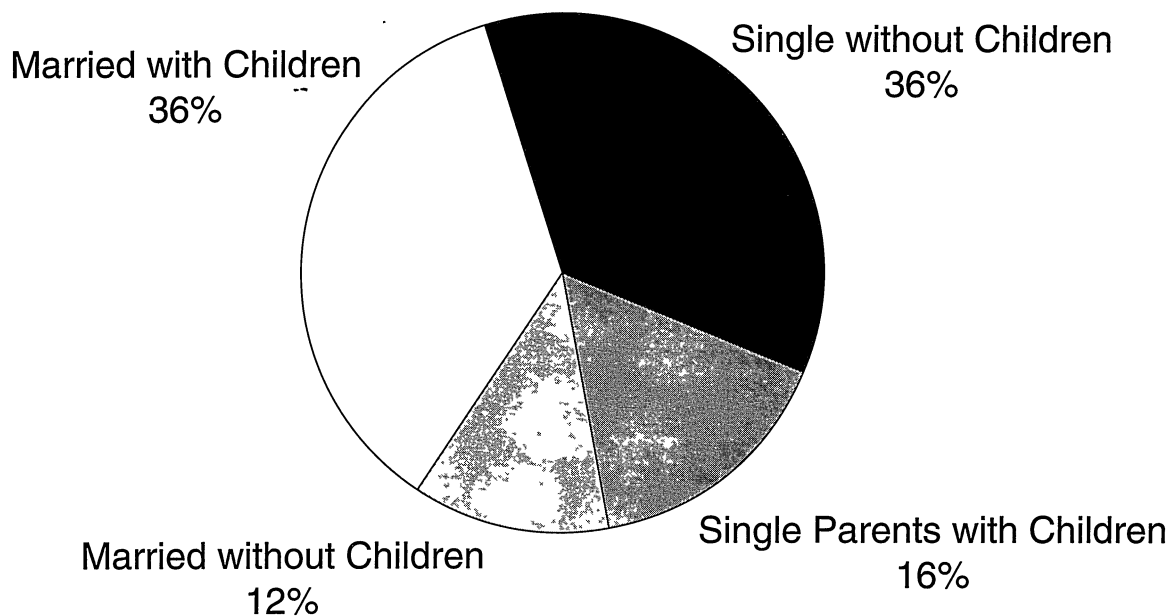
**Age.** About one-fourth of all uninsured were children less than 18 years old. Forty-four percent were ages 18 through 34. Uninsured adults 55 through 64 years old comprised the smallest age group.

**Gender.** Slightly more of the uninsured were males. Females, especially pregnant women, had higher rates of Medicaid coverage.

**Race.** Seventy-nine percent of the uninsured were white.

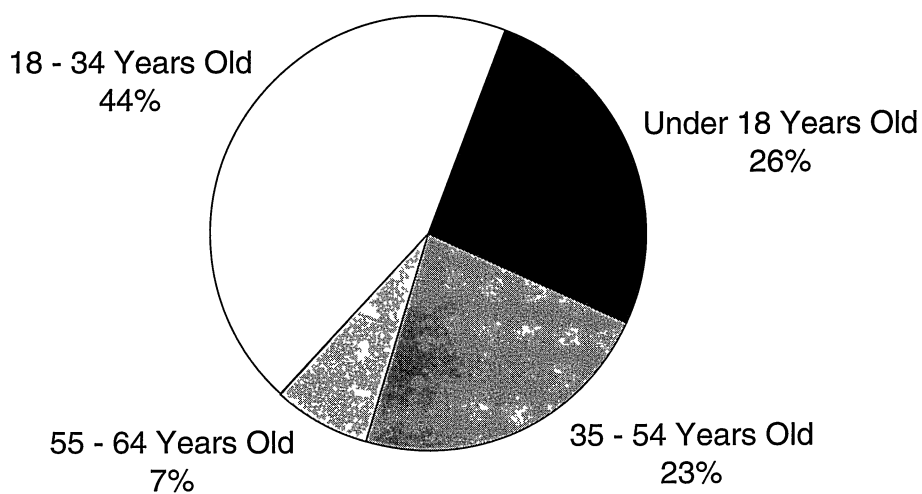
Missourians without health-care coverage were found across demographic groupings. However, residents were more likely to lack health insurance coverage if they had low income or were young adults and single. Missouri's children were affected, with 177,000 uninsured in 1993. Even though 79 percent of the uninsured were white, many African-Americans and other nonwhites are at higher risk of being uninsured because of employment and income characteristics.

Household Structure  
Uninsured Non-Elderly Missourians



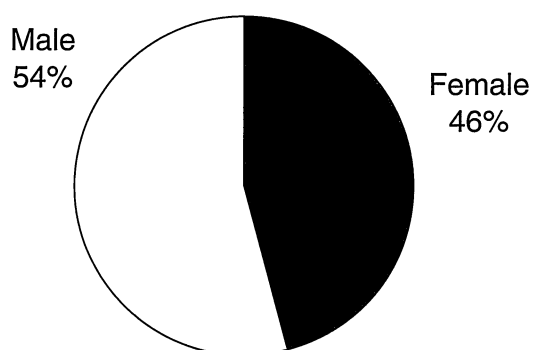
# Age

## Uninsured Non-Elderly Missourians

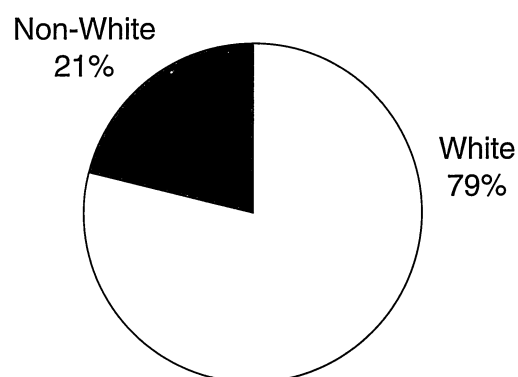


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## Gender



## Race



Source: March CPS: 1991 - 1993  
Analysis: Urban Institute, Washington, D.C.

# HOSPITAL USE BY UNINSURED MISSOURIANS

**Statewide 1993 hospital use rate differences between uninsured Missourians and state residents with health care coverage.** The emergency room use rate was higher for the uninsured than for those with health-care coverage. The uninsured made 425 visits per thousand, and residents with health-care coverage made 276 visits per thousand.

In contrast, inpatient admission rates and per capita hospital charges were lower for the uninsured than for those with health-care coverage. The uninsured were hospitalized at the rate of 56 per thousand uninsured, while those with health-care coverage had 105 hospitalizations per thousand. Charges for inpatient hospital care of the uninsured averaged \$603 per uninsured Missourian, while charges averaged \$1,063 per Missourian with health-care coverage.

**Hospital emergency room and inpatient encounters.** Encounters by non-elderly uninsured Missourians were influenced by not only the characteristics of those living in each county but by availability and accessibility of primary care providers, hospitals and other health services. Numbers of encounters varied between counties of residence.

**Health-care hospital charges.** Charges for the uninsured were substantial. In 1993, health-care charges in Missouri hospitals for non-elderly uninsured patients totaled \$430 million, or about 8.2 percent of all hospital charges. Uninsured non-elderly Missourians had 36,000 inpatient and 300,000 outpatient encounters in Missouri hospitals. All health-care charges (hospital, physician, pharmacy, etc.) for uninsured non-elderly Missourians were over \$1 billion during 1993 (assuming health care charges in Missouri are similar to the rest of the nation). On average, 1993 statewide hospital costs were 59 percent of charges in Missouri.

Maps display the number of emergency room visits (see p. 13), inpatient encounters (see p. 14) and total hospital charges for uninsured Missourians by county of residence (see p. 15).

**1993 nationwide hospital use rates and charges for all patients including the elderly, 65 and older.** The emergency room visitation rate nationwide was 378 per thousand U.S. residents (all ages), and the inpatient hospitalization rate was 129 per thousand. Nationwide hospital charges per capita were \$1,266 for outpatients and inpatients combined.

## PROCEDURES AND REFERENCES

Statewide baseline data on health insurance coverage and characteristics of uninsured Missourians were collected as part of a State Health Initiative Project under a grant from the Robert Wood Johnson (RWJ) Foundation.

In the future, Department of Health officials will report an annual index of Missourians without health insurance, their demographic characteristics, and estimates of their health-care costs. The goal is to determine how health-care systems can best meet the needs of all Missouri citizens. Sketchy information existed in the past, but future collection and analyses of information will provide a picture of those in Missouri who do not have the security of health-care coverage.

Data in this booklet are from (1) combined 1991-1993 *Current Population Surveys* (CPS), U.S. Bureau of Census analyzed by the Urban Institute, Washington, D.C., and (2) analyses of 1993 *Hospital Patient Abstract Records at the Missouri Department of Health*.

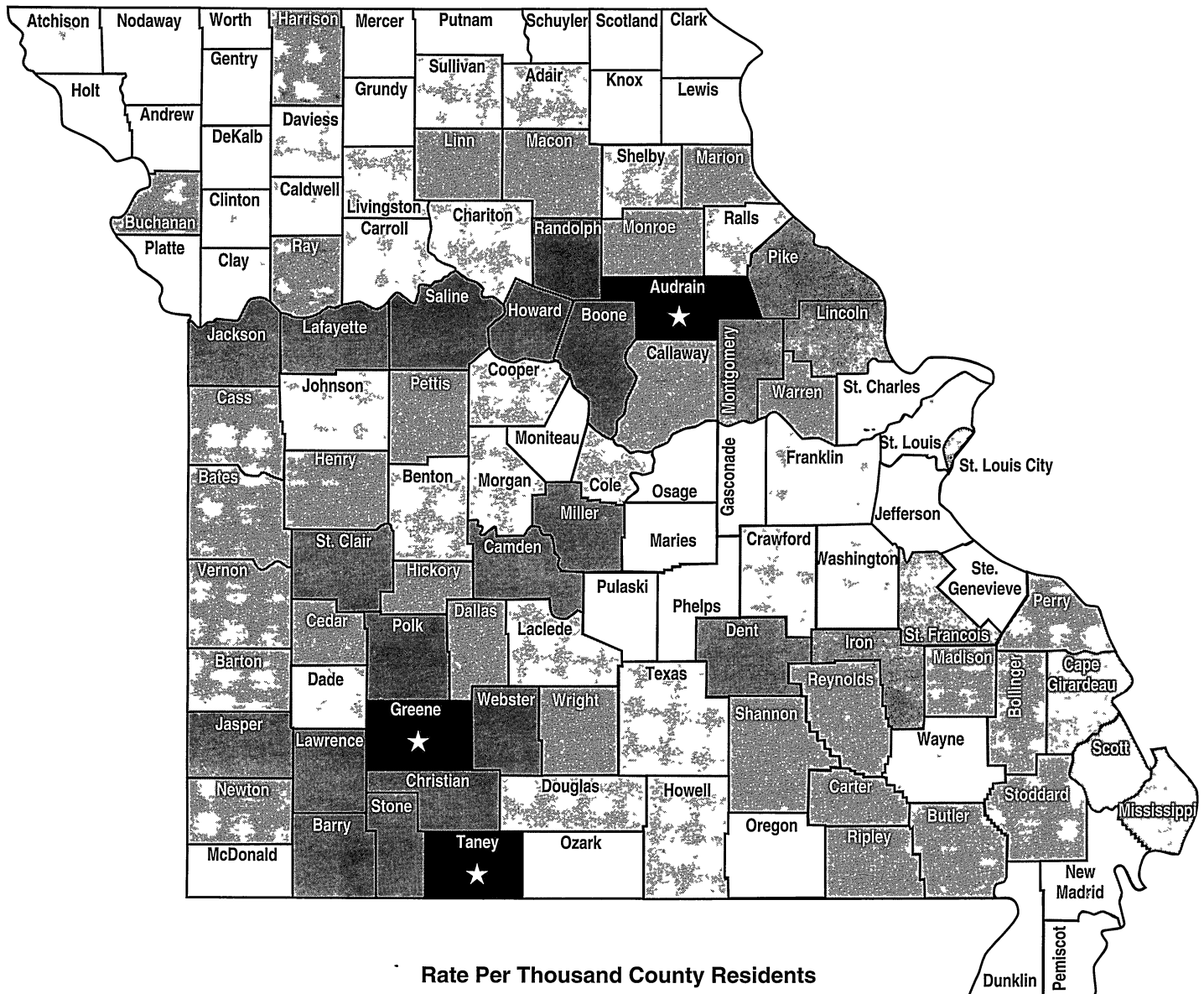
*Current Population Survey.* Each March, CPS provides data on health insurance coverage, work status, income, demographics and other populations characteristics. Sampling is nationwide, but Missouri respondents can be analyzed separately. Merging three consecutive annual surveys provides more reliable estimates of population characteristics. The CPS analyses cited in this baseline booklet represent average values for the 1990-1992 period, weighted toward the most recent year. During analyses, the Urban Institute made adjustments to Medicaid coverage.

*1993 Missouri Hospital Patient Record Abstract.* The Missouri Department of Health collects inpatient and outpatient data from all Missouri hospitals and receives data on Missouri residents hospitalized in Kansas, Iowa and Illinois. Final analyses were made in December 1995 and are used in this updated booklet.

Silver and Cherner, Ltd., 1995, *The Universal Healthcare Almanac*. Sources: AHA Hospital Statistics, U.S. Bureau of Census.

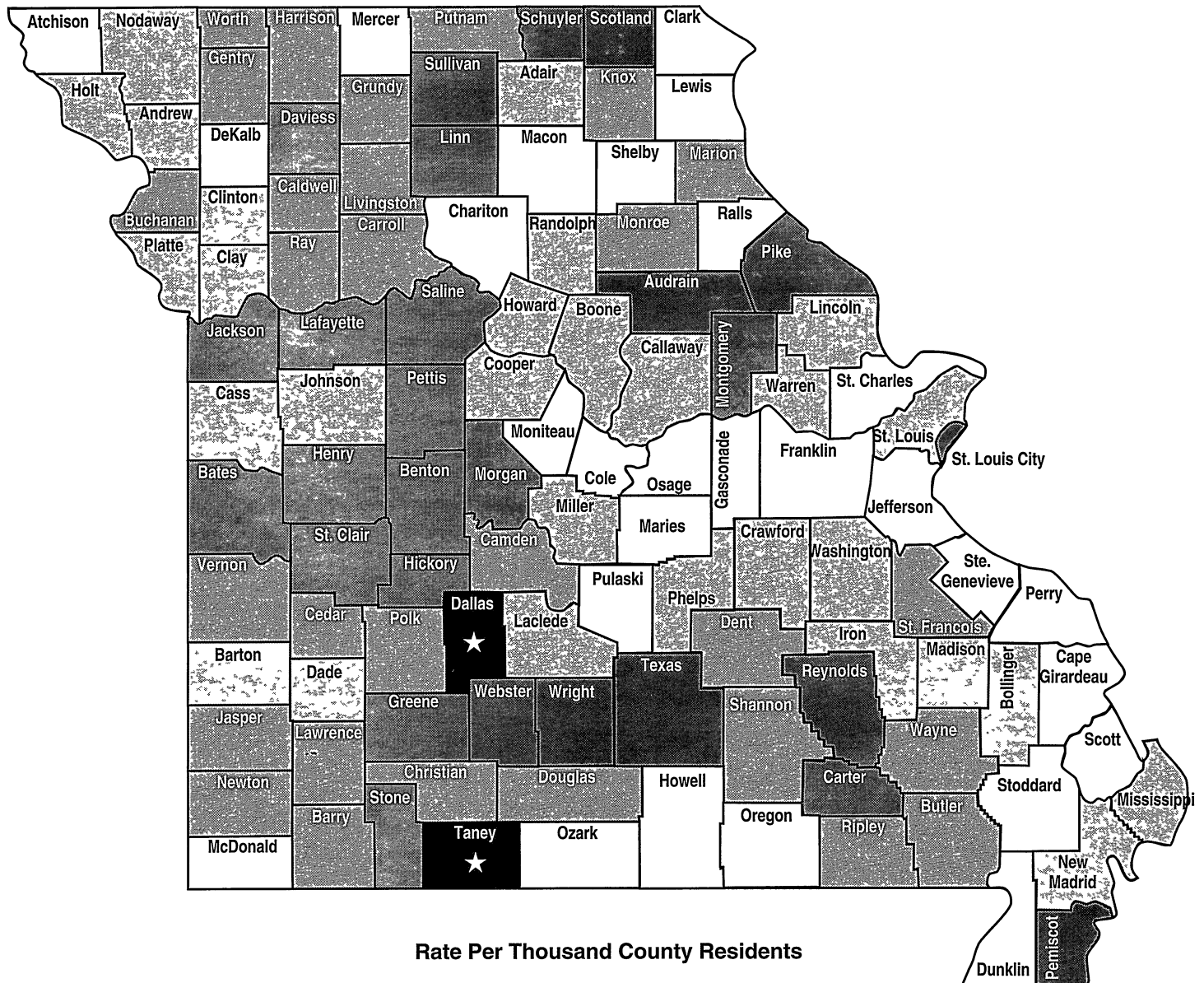
# 1993 Emergency Room Visitation Rates by County

For Non-Elderly (Under 65-years-old) Uninsured County Residents



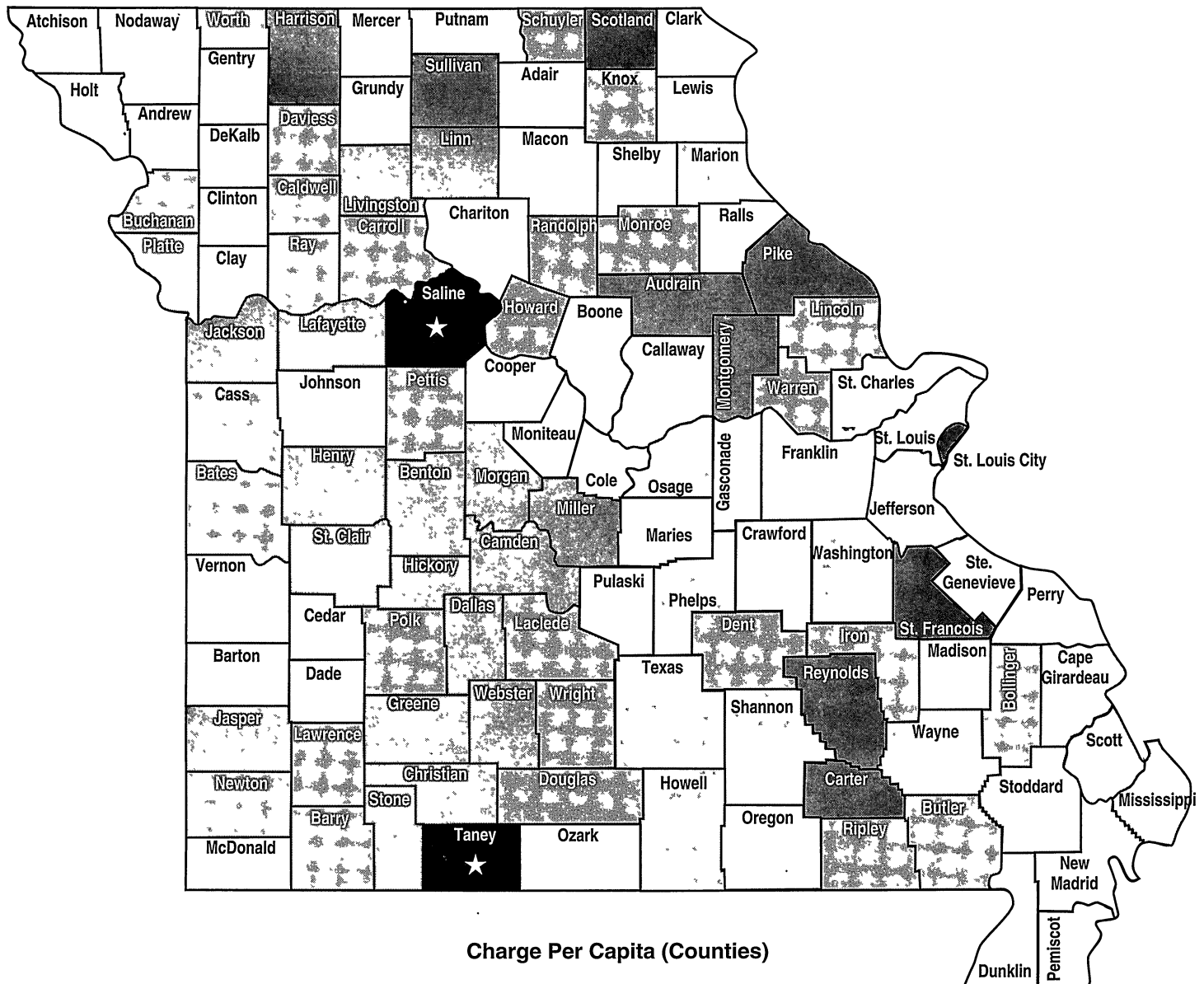
# 1993 Inpatient Encounter Rates by County

## For Non-Elderly (Under 65-years-old) Uninsured County Residents



# 1993 Hospital Charges Per Capita by County

## For Non-Elderly (Under 65-years-old) Uninsured County Residents





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